



**MANDRIEN CONSULTING GROUP**  
REAL ESTATE SERVICE INDUSTRY



## Licensing - Frequently Asked Questions

## Frequently Asked Questions and Answers: Licensing

Q: We are thinking of expanding our title insurance agency business into other states. We hold a resident agency license and have two individual resident licensed title insurance producers in our home state. Will the licensed producers be required to take exams and comply with each state's continuing education requirements, or is there some type of reciprocity between my home state and states where we will hold non-resident agency and agent status?

A: Most states allow non-resident agents with equivalent home-state exam, licensing, and continuing education requirements to utilize their home state status to keep in compliance with the out-of-state requirements; however, there are instances where an agency and/or agent must comply with a non-resident state's specific requirements. Mandrien has vast experience on this subject, and can provide you with further information and assistance as part of our services.

Q: I would like to expand my title insurance agency into other states, but I do not know how to go about getting information on how to become licensed outside of my home state. Can Mandrien assist me with this project?

A: Yes, Mandrien has a bank of information regarding state-by-state licensing, and its employees are well-versed in licensing requirements and fees for each state and has all of the necessary forms to apply for licenses. Mandrien experts have various programs to assist you in this difficult process.

Q: We are considering obtaining licenses in several states, but we are not sure how much the regulatory fees would be and do not wish to embark on this project without knowing in advance what our expenditures would be. Is there any easy way to gather this information?

A: Yes, Mandrien has a matrix of licensing and related regulatory fees associated with each state's requirements, and we can supply you with this information as part of our services.

Q: My company recently was issued a title insurance agency and individual title agent producer license for Virginia. Are we able to conduct closings for Virginia now?

A: In order to conduct closings for the State of Virginia, you must first register your agency with the Virginia State Bar and obtain a CRESPA Certificate. You must also continue to meet the CRESPA requirements in order to remain eligible for this status. Mandrien can provide further details as part of our services.

Q: We would like to have a title insurance agency for Nevada, but we wish to do business from our hub office in New Jersey. How would we find out if this allowable?

A: Mandrien stays abreast of all of the requirements for title agency and agent licensing for each state. For Nevada, the agency must have a physical location and a licensed, resident agent for the State of Nevada, as well as meeting other requirements in order to do business there. Mandrien can provide further information and assistance as part of our services.

Q: I have a limited staff, and I am having trouble keeping up with our license, insurance, and related expiration dates. Is this an area of my operations that can be outsourced to Mandrien ?

A: Yes. Mandrien is able to track any type of license, appointment, insurance, continuing education or related expiration, renewal or requirement dates. We can tailor a program for you and keep track of your important information and notify you of upcoming deadlines.

Q: I would like to expand my title insurance agency business into Florida. Am I required to have a physical location in Florida and have a licensed Florida agent at this physical location in Florida?

A: In many cases, having a physical office in Florida with a licensed, Florida agent is no longer required; however, there are a number of exceptions to this policy. Mandrien has an up-to-date matrix of the requirements for each state, and can offer further information upon request.

Q: I am applying for my title agency license for Ohio, but I am not registered with the Secretary of State. Is this required in order to obtain my license, and since I do not have an office in Ohio, how would I qualify to do business there?

A: Yes. You must qualify with the Secretary of State in Ohio before being able to obtain your title agency license. You can appoint a registered agent to represent you in Ohio, and Mandrien can assist you by referring you out to companies who can serve in this capacity for you.

Q: I do not have the expertise to arrange for my incorporation or qualification to do business for the states in which we plan to do business. Can Mandrien help?

A: Yes, Mandrien can coordinate your filings for the incorporation and/or qualification of your entity. Contact us today for more information on this valuable service.

For any licensing questions, please contact Mandrien for more information.